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## **Abstract**

A method and apparatus designed to prevent the theft and misuse of a person's identity when one attempts to obtain credit. The system provides a method for providing voice authentication as a prerequisite to obtain credit. It requires an applicant for the protection of their credit to provide photo ID, after which the applicant is called at a random time and their voice statement is recorded using existing voice recognition technology and placed in a secure offline database. Upon one applying for credit under an applicant's name, a copy of the previously recorded voice statement is taken from the secure offline database and is placed in a "verification module" which is sent to the credit issuer where they require the applicant to speak their name, address and password, which is instantly digitized and compared with the recording on file. If the voices match the credit report is provided to the credit issuer.